

UNITED STATES BANKRUPTCY COURTSOUTHERN DISTRICT OF IOWA
CENTRAL DIVISION

In re: TERESA M AMBLE

Case No.: 14-02438-Imj13

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CAROL F. DUNBAR, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/07/2014.
- 2) The plan was confirmed on 04/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 12/23/2015, 09/11/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/16/2017, 09/18/2019.
- 5) The case was completed on 10/22/2019.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 123,907.59.
- 10) Amount of unsecured claims discharged without full payment: 13,459.67.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$28,344.70
Less amount refunded to debtor:	\$614.76

NET RECEIPTS:	\$27,729.94
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$2,446.95
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$2,446.95
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Attorney fees paid and disclosed by debtor:	\$1,000.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AAMS	Unsecured	166.00	NA	NA	.00	.00
AFNI, INC,	Unsecured	163.00	NA	NA	.00	.00
CREDIT ACCEPTANCE	Secured	5,456.07	5,204.07	5,204.07	5,204.07	456.32
CREDIT COLLECTION SERVICES	Unsecured	200.00	NA	NA	.00	.00
ECMC	Unsecured	33,116.00	35,633.53	35,633.53	110.61	.00
HAUGE ASSOCIATES	Unsecured	108.00	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	7,914.38	8,145.21	6,177.37	6,177.37	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,967.84	1,967.84	6.11	.00
IOWA DEPARTMENT OF REVENUE	Priority	NA	1,236.00	1,236.00	1,236.00	.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	7,939.28	7,930.22	1,697.59	1,697.59	164.04
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	6,068.59	6,068.59	18.84	.00
MOHELA/US DEPT OF EDUCATION	Unsecured	100,077.00	NA	NA	.00	.00
NCO FINANCIAL	Unsecured	481.00	NA	NA	.00	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	796.00	795.87	795.87	2.47	.00
PRA RECEIVABLES MANAGEMENT	Unsecured	66.00	NA	NA	.00	.00
RECEIVABLES PERFORMANCE MGMT	Unsecured	647.00	NA	NA	.00	.00
THE CBE GROUP	Unsecured	424.00	NA	NA	.00	.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	28,990.00	31,687.86	31,687.86	98.37	.00
WELLS FARGO	Secured	NA	10,107.92	10,107.92	10,107.92	.00
WELLS FARGO	Secured	96,761.00	94,145.02	.00	.00	.00
WELLS FARGO BANK	Unsecured	NA	1,057.07	1,057.07	3.28	.00
WELLS FARGO HOME MORTGAGE	Secured	20,540.00	NA	NA	.00	.00
WESTERN CONTROL SERVICES	Unsecured	1,346.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	10,107.92	10,107.92	.00
Debt Secured by Vehicle:	6,901.66	6,901.66	620.36
All Other Secured:	.00	.00	.00
TOTAL SECURED:	17,009.58	17,009.58	620.36
Priority Unsecured Payments:			
Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	7,413.37	7,413.37	.00
TOTAL PRIORITY:	7,413.37	7,413.37	.00
GENERAL UNSECURED PAYMENTS:	77,210.76	239.68	.00

Disbursements:

Expenses of Administration:	\$2,446.95	
Disbursements to Creditors:	\$25,282.99	
TOTAL DISBURSEMENTS:		\$27,729.94

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/27/2019

By: /s/CAROL F. DUNBAR

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the foregoing TRUSTEE'S FINAL REPORT was served upon the following parties at the addresses indicated:

James L. Snyder
Acting United States Trustee
210 Walnut Street, Room 793
Des Moines, IA 50309

Samuel Z. Marks
Attorney At Law
4225 University Avenue
Des Moines, IA 50311

Teresa M. Amble
2021 38th Street
Des Moines, IA 50310

Wells Fargo Bank, N.A.
Mark D. Walz
4201 Westown Parkway, Ste. 300
West Des Moines, IA 50266

by electronic mail through the Court's CM/ECF system, or by enclosing the same in an envelope addressed to each such person with postage fully paid, and by depositing said envelope in the United States Postal Service depository in Des Moines, Iowa. I declare under penalty of perjury that the foregoing is true and correct.

DATED: December 12, 2019

/s/ Jenni Elings